



EXECUTIVE COMMITTEE MINUTES

Tuesday, February 10, 2015, 1:00 p.m., Administration Conference Room

The meeting of the Executive Committee and the Golden Rain Foundation Board of Directors was held on Tuesday, February 10, 2015. The meeting was called to order at 1:00 p.m. by Chair Damoci in the Administration Conference Room, followed by the Pledge of Allegiance, led by Mrs. Reed.

ROLL CALL

Present: Mrs. C. Damoci, Chair Ms. L. Stone
 Mr. B. Lukoff Ms. R. Winkler
 Mr. P. Moore Mrs. M. Wood

Absent: Ms. K. Rapp

Staff and Mr. R. Ankeny, Executive Director
Guests: Ms. R. Smith, Human Resources Director
 Ms. J. Hopkins, Assistant Mutual Administration Director
 Mrs. Bennett, Recording Secretary
 Mr. S. McGuigan, GRF Representative, Mutual Eight
 Mrs. J. Reed, GRF Representative, Mutual Four
 Ms. P. Snowden, GRF Representative, Mutual Two
 Mr. P. Hood, GRF Representative, Mutual
 Mr. L. Blake, GRF Representative, Mutual
 Seven Foundation Members

CHAIR'S ANNOUNCEMENTS

The Chair welcomed the guests, committee members and staff, and reviewed meeting protocol. The Chair stated that in accordance with California Civil Code Section 4090, please be advised that a quorum of the GRF Board of Directors is present at today's posted meeting. The business of the Executive Committee will be conducted in accordance with the agenda. As a quorum of the Board is present, this meeting will be conducted as a committee meeting *and* a Board meeting. The agenda actions of the committee will be limited only to the members of the committee and will only constitute such actions in accordance with stated committee policy and/or provide recommendations to the GRF Board of Directors at its regular Board meeting on the 4th Tuesday of the month. GRF Board members who are not committee members will be allowed to comment when recognized by the Chair and only during the proscribed Foundation member/shareholder comment period, not to exceed four minutes, as set forth in Policy 5610, Participation by Foundation Members/Shareholders. The minutes of today's Board meeting will be presented to the Board for approval following the approval of the committee meeting minutes in February.

MINUTES

The regular meeting minutes of January 13, 2015 were accepted by the Chair of the Executive Committee, as written.

CORRESPONDENCE

Two letters regarding the Leisure World Name and the Leisure World Globe were received by the Executive Committee.

REPORTS

Mutual Administration Director

The Assistant Mutual Administration Director presented her report, as attached.

Human Resources Director

The Human Resources Director presented her report, as attached.

Executive Director

The Executive Director presented his report, as attached.

Architectural Review and Design Sub-committee

The Chair of the Architectural Review and Design (ARD) Sub-committee presented her report. Chair Reed stated that the ARD Sub-committee has no budget and noted that projects are referred to them by other committees; the Sub-committee does not solicit projects.

Emergency Preparedness Sub-committee

The Chair of the Emergency Preparedness Sub-committee was not present; her report was read by the Chair of the Executive Committee.

Mutual Administration Sub-committee

The Chair of the Mutual Administration Sub-committee was not present; her report was read by the Chair of the Executive Committee.

Westminster Property Concept Sub-committee

The Chair of the Westminster Property Concept Sub-committee sought and received consensus from the quorum of the GRF Board to move this sub-committee to the Physical Property Committee.

The Chair of the Executive Committee announced that two sub-committees will become standing committees: Architectural Review and Design Committee and the Mutual Administration Committee.

SHAREHOLDER/MEMBER COMMENTS

Thirteen shareholder/members and the Executive Director spoke on changing the Leisure World name and/or the globe and the Sun Newspaper.

UNFINISHED BUSINESS

Policy 5165-33, Mutual Administration Committee

Mrs. Winkler **MOVED**, Mr. Moore seconded-

TO recommend the Board of Directors amend Policy 5165-33, Mutual Administration Committee.

The motion passed with four yes votes (Ms. Stone, Mr. Perry, Mrs. Wood and Mrs. Winkler) and one abstention (Mr. Lukoff).

NEW BUSINESS

Approve GRF Election Materials

In accordance with Policy 5025, Election Procedures, the Executive Committee is charged with reviewing the election materials prior to the distribution of these items. The election materials were reviewed with attorney Jeffrey Beaumont re regarding questions pertaining to compliance to the Bylaws and Civil Code, prior to accepting the election materials.

The following items were reviewed: Candidate Instructions, Application for Candidacy, Article "How to be a Candidate on the GRF Board for Uneven-Numbered Mutuals," and the 2015 Schedule for Election of GRF Directors Representing Uneven-Numbered Mutuals.

Mr. Lukoff **MOVED**, seconded by Mrs. Wood – and carried unanimously

TO recommend the Board accept Accurate Voting Services, Inc. as the independent third-party vendor to perform all elections services as Inspector of Election.

Ms. Stone **MOVED**, seconded Mrs. Winkler – and carried unanimously,

TO recommend the Board approve amendments to Policy 5025-30, Election Procedures and amendments to the election documents.

2015 Capital Request Review and Prioritization

The Executive Committee reviewed and unanimously approved recommending to the Board the following prioritization of 2015 Approved Capital purchases/projects:

Mutual Administration Sub-committee – priority 1 – Caregiver pass printer.

Emergency Preparedness Sub-committee – priority 1 – back hoe attachment, priority 2 – evacuation chairs, priority 3 – water storage, pump and hose.

COMMITTEE MEMBER COMMENTS

Five committee members spoke on the *Sun* newspaper, potential partnerships with California State University, Long Beach and a Leisure World name change.

The Chair declared a break at 2:29 p.m. and the guests were excused.

The Chair asked for a motion for the Committee to go into Executive Session at 2:40 p.m.

Mr. Lukoff MOVED, seconded by Mrs. Wood and carried unanimously –

TO go into Executive Session.

During Executive Session, the members discussed personnel matters.

The Committee returned to Regular Session at 4:29 p.m.

ADJOURNMENT

The Chair adjourned the meeting at 4:30 p.m.



Carole Damoci, Chair
EXECUTIVE COMMITTEE
2/10/15/dfb

Golden Rain Foundation Executive Committee Report February 10, 2015

Presented By: Carol Weller,
Mutual Administration Director

A. Variance Report: For Cost Center 33:

1. Office Supplies are over budget due to office supplies needed to conduct business beginning year 2015.
2. Legal Fees –Trust Review is under budget due to not sending as many trusts to legal review
3. Election Expenses are under budget due to elections starting in May.
4. Postage is over budget due to the second mail out of year coupons.
5. Certificate Preparation Fee – Escrow is under budget due to 20 Escrows in January.
6. Certificate Preparation Fee is under budget due to decrease of transfers.
7. Guest Pass Income is over budget due to the price increase per pass from \$3.00 to \$5.00.

B. Project Report:

1. Mutual Attorney's Opinions re: Liability Insurance	Completed
2. Policy for golf carts (electric or gas driven) to be insured	New request by Mutual 9
3. Review and update Service and Facility Directory	News Office reviewing
4. Caregiver ID/Badge and printer (Courtney Knapp)	June, 2015 deadline -\$3000.00
5. Review of Pet Policy & Service Animal Requirements	For Mutual Admin Sub Com.
6. Revised Towing Contract for all Mutuals to Sign	Will be presented at meetings

C. General Actions Mutual Administration:

1. Aging Receivables Collected through February 2015	\$52,933.00
2. Open Mutual Legal Cases in litigation:	9
3. Open Insurance Cases in settlement:	2
4. Rules Compliance Letters sent to date in 2015:	234
5. Rules Compliance Letters sent in 2014:	1244
6. Social Services open cases through February 2015:	68
7. Social Services closed cases through February, 2015:	22

D. General Actions Stock Transfer:

1. Total Escrows through February 2015:	47	↑Up 11.2% over 2014
2. Total Sales prices for units sold through February 2015:	\$5,180,500.00	↑ Up 9.1% over 2014
3. Total Caregivers registered through February 2015:	256	
4. Pets Registered through February 2015:	Dogs 556	
	Cats 287	
	Other 15	

Mutual Activity Recap - 2015

Mutual Administration

1. Aging Receivables Collected to Date 2015 → \$52,933.00 Collected in 2014 → \$179,422.12

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Totals
Mutual 1	-0-	\$3,304											\$ 3,304
Mutual 2	\$11,024	\$2,518											\$13,542
Mutual 3	-0-	-0-											-0-
Mutual 4	\$10,827	-0-											\$10,827
Mutual 5	-0-	-0-											-0-
Mutual 6	-0-	-0-											-0-
Mutual 7	\$5,990	\$3,468											\$9,458
Mutual 8	-0-	-0-											-0-
Mutual 9	-0-	\$2,779											\$2,779
Mutual 10	-0-	-0-											-0-
Mutual 11	\$5,517	-0-											\$5,517
Mutual 12	-0-	\$1,100											\$1,100
Mutual 14	-0-	-0-											-0-
Mutual 15	\$5,727	\$175											\$5,902
Mutual 16	-0-	-0-											-0-
Mutual 17	-0-	\$504											\$504
Total	\$39,087	\$13,848											\$52,933

2. Rules Compliance Letters **To Date** in 2015 → 234 Rules Compliance Letters Total 2014 → 1244

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Totals
Mutual 1	0	19											19
Mutual 2	3	1											4
Mutual 3	1	0											1
Mutual 4	1	1											2
Mutual 5	4	2											6
Mutual 6	38	5											43
Mutual 7	1	4											5
Mutual 8	33	9											42
Mutual 9	16	14											30
Mutual 10	2	5											7
Mutual 11	2	1											3
Mutual 12	2	3											5
Mutual 14	2	2											4
Mutual 15	10	9											19
Mutual 16	0	0											0
Mutual 17	39	5											44
Total	154	80											234

3. Current Legal & Insurance Cases

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Legal	7	9										
Insurance	2	2										

Stock Transfer

4. Escrows Closed

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Totals
Mutual 1	3	4											
Mutual 2	3	3											
Mutual 3	2	0											
Mutual 4	1	1											
Mutual 5	2	2											
Mutual 6	0	1											
Mutual 7	2	1											
Mutual 8	2	4											
Mutual 9	0	3											
Mutual 10	0	1											
Mutual 11	0	1											
Mutual 12	0	2											
Mutual 14	0	2											
Mutual 15	5	1											
Mutual 16	0	0											
Mutual 17	0	1											
Total	20	27											

Monthly Escrow Recap over 2014			SALES			PRICES
2015	Total Monthly Sales Year-to-Date	2015 47 2014 42	↑11.2% over 2014	Totals Year-to-Date → Total Money Sales 2015 Total Money Sales 2014	\$5,180,500.00 \$4,726,300.00	↑9.1% over 2014
2014	Total Sales	419		Total Money Sales 2014	\$81,437,957.00	
2013	Total Sales	629		Total Money Sales 2013	\$95,240,826.00	
2012	Total Sales	458		Total Money Sales 2012	\$54,062,056.00	

5. Membership Fees Collected to date 2015: \$100,953.00

6. Trust Letters Sent to Attorney

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Totals
Mutual 1	1	0											1
Mutual 2	5	1											6
Mutual 3	1	0											1
Mutual 4	1	2											3
Mutual 5	2	3											5
Mutual 6	4	0											4
Mutual 7	1	1											2
Mutual 8	1	2											3
Mutual 9	1	1											2
Mutual 10	0	0											0
Mutual 11	0	1											1
Mutual 12	1	5											6
Mutual 14	3	3											6
Mutual 15	5	4											9
Mutual 16	0	0											0
Mutual 17	1	3											4
Total	27	26											53

Stock Transfer Cont'd

	Pets Dogs	Pets Cats	Other Pets			Caregivers Registered
Mut 1	72	31	3		Mut 1	16
Mut 2	66	33	1		Mut 2	24
Mut 3	44	22	1		Mut 3	20
Mut 4	32	22	0		Mut 4	16
Mut 5	37	13	1		Mut 5	19
Mut 6	42	19	0		Mut 6	12
Mut 7	30	22	1		Mut 7	12
Mut 8	30	9	2		Mut 8	9
Mut 9	52	18	0		Mut 9	23
Mut 10	20	20	1		Mut 10	16
Mut 11	26	15	1		Mut 11	10
Mut 12	27	17	1		Mut 12	19
Mut 14	38	15	0		Mut 14	26
Mut 15	36	27	0		Mut 15	26
Mut 16	3	2	0		Mut 16	1
Mut 17	6	8	1		Mut 17	7
Total	561	293	13		Total	256

Social Services

Mutuals	Cases Open	Cases Closed		Types of Cases		
					Jan	Feb
1	8	4				
2	10	3		Total New Cases	21	11
3	7	3		Closed Cases	12	22
4	5	1		Home Visits	32	26
5	4	1		Office Visits	25	12
6	6	0		Calls	48	46
7	8	0		County Reports	3	2
8	3	0		Resource Information	23	12
9	3	3		GRF Department Referral	15	12
10	1	2		Health Care Center Referral	7	11
11	4	1				
12	3	4				
14	3	0				
15	1	0				
16	1	0				
17	1	0				
	68	22				

Mutual Election Schedule – 2015

MAY	Apts.	Quorum	Directors	Mtg. Day	Mtg. Date	Mtg. Time	Ballots Mailed	
07	384	128	6	3 RD FRI	5-15-15	10 AM	4-15-15	→Parcels 28,29,30,31,32
*10	276	92	8	3 RD WED	5-20-15	10 AM	4-20-15	Mtg. & Election in odd years
14	328	110	9	3 RD THUR	5-21-15	10 AM	4-21-15	
09	384	128	7	4 TH FRI	5-22-15	10 AM	4-22-15	→Parcels 39,40,41,42,43,44,45
*08	348	116	5	4 TH TUE	5-26-15	10 AM	4-24-15	Meeting Day Pending due to Holiday
04	396	132	6	4 TH WED	5-27-15	10 AM	4-27-15	
16	60	20	5	4 TH WED	5-27-15	2 PM	4-27-15	
*11	312	104	6	4 TH THUR	5-28-15	10 AM	4-27-15	Mu 11 - Mtg. & Election in even years
JUNE	Apts.	Quorum	Directors	Mtg. Day	Mtg. Date	Mtg. Time	Ballots Mailed	
01	844	282	9	2 ND MON	6-08-15	10 AM	-----	Mu 1 - Mtg. & Election in even years
05	492	164	8	2 ND TUES	6-09-15	10 AM	5-08-15	→Parcels 13,17,18,19,20,21,22,23
03	432	144	7	2 ND WED	6-10-15	10 AM	5-11-15	
12	452	151	7	2 ND THUR	6-11-15	10 AM	5-12-15	→Parcels 1,2,3,4,8,9,10
02	864	288	9	2 ND FRI	6-12-15	10 AM	5-13-15	
15	502	168	7	3 RD FRI	6-19-15	10 AM	5-20-15	
17	126	42	2	4 TH TUE	6-23-15	10 AM	5-22-15	
06	408	136	7	4 TH FRI	6-26-15	10 AM	5-27-15	

	90-Day Start of Candidate's Registration ↓		60-Day Candidate's Deadline to Apply ↓	
May Mtgs.	Day	Date	Day	Date
07	Saturday	2-14-15	Monday	3-16-15
10	Thursday	2-19-15	Saturday	3-21-15
14	Friday	2-20-15	Sunday	3-22-15
09	Saturday	2-21-15	Monday	3-23-15
08	Wednesday	2-25-15	Friday	3-27-15
04	Thursday	2-26-15	Saturday	3-28-15
16	Thursday	2-26-15	Saturday	3-28-15
11	No Annual	Election	Even Years	Only
June Mtgs.	Day	Date	Day	Date
01	No Annual	Election	Even Years	Only
05	Wednesday	3-11-15	Friday	4-10-15
03	Thursday	3-12-15	Saturday	4-11-15
12	Friday	3-13-15	Sunday	4-12-15
02	Saturday	3-14-15	Monday	4-13-15
15	Saturday	3-21-15	Monday	4-20-15
17	Wednesday	3-25-15	Friday	4-24-15
06	Saturday	3-28-15	Monday	4-27-15

Note: On those deadlines that fall on a Saturday or Sunday, applications will be accepted on the following Monday. All Candidate's applications must be received in the Stock Transfer Office by no later than 4:00 p.m. on the deadline day.

**Golden Rain Foundation Executive Committee
Human Resources Report – February 10, 2015**

1) Budget Variance Information - The Human Resources department has a year-to-date favorable variance of \$9,275 as of the end of December.

G/L Number	Description	YTD		Budget Variance
		Actual	Budget	
Expenses				
61000	Salaries & Wages	\$162,628	\$168,583	\$5,955
61400	Payroll Taxes	12,967	13,582	615
61420	Workers Compensation	2,087	2,311	224
61430	Group Insurance Medical	8,401	9,613	1,212
61433	Group Insurance - Dental	250	225	(25)
61435	Group Insurance - Vision	153	183	30
61440	Retirement Fund	2,169	6,743	4,574
61450	Group Insurance - Life	579	546	(33)
61460	Long Term Disability Insurance	583	1,011	428
64750	Empl. Recruitment / Temp. Fees	4,230		(4,230)
64810	Continuing Education	445		(445)
64830	Dues & Memberships	1,707	2,765	1,058
66255	Employee X-Rays & Exams	90		(90)
Total Expenses		196,287	205,562	9,275

Human Resources Department Wage and Benefits Variance Report – December 2015

Description	Actual	Budget	Variance	Reason for Variance
Salaries & Wages	\$162,628	\$168,583	\$5,955	Reduction in salaries is based on a lower new hire salary than projected in 2014
Group Insurance Medical	\$8,401	\$9,613	\$1,212	Lower benefit costs for GRF than budgeted
Retirement Fund	\$2,169	\$6,743	\$4,574	New hire not eligible for retirement fund
Emp. Recruitment/Temp	\$4,230	\$0	(\$4,230)	Background review fees were not budgeted in 2014
Dues & Memberships	\$1,707	\$2,765	\$1,058	Reduction of Dues & Memberships purchased
Total Explained Variances			\$8,569	

2) Employee Handbook

- a. Reviewed handbook for inclusion of all GRF policies.
- b. Gained approval from Board of Directors for payment to Mr. Payne (Esq.) to review January 2014. Employee handbook sent to Mr. Payne for review in February 2014. Associate from Rutan has completed recommendations and revisions and Mr. Payne has reviewed and approved revisions.
- c. Work with Executive Committee on review of handbook.
- d. Need to review and incorporate new 2015 State regulations.

3) HR Audits – 2015

- a. 2014 Workers' Compensation Audit (Cypress Insurance)
 - Initial review looks like we may be entitled to small refund. Results will be sent to us by end of February 2015.
- b. 2014 401(k) Compliance/Non-Discrimination Testing (Great-West)
 - In-Process – We have submitted our portion. Great-West will complete the testing.
- c. 401(k) Financial/Procedural Audit (NSBN) – Will Be completed in April/May
- d. HR/Payroll Controls/ Procedural Audit (NSBN) – Completed

4) **Continuous Improvement** - In an effort to promote continuous improvement throughout the Foundation, surveys will be used to assess the current effectiveness of a department and enlist suggestions for improvement from the Mutual Boards.

- a. Survey sent to all Mutual Board Presidents and CFOs to assess the current effectiveness of the Finance department in January 2015.
 - Results were sent to the Executive Director, Controller, Finance Committee Chair and Participants for review.
- b. Surveys will be developed for other departments in the coming months.

5) **Department Restructuring**

- a. Establish career ladder in Security department to focus training in specific areas.
- b. Meetings were held with staff in December to explain the program.
- c. Staff will submit applications in January for the new levels and the program will be effective on February 2, 2015.

New Levels:

- Security Officer 1 – Primary Duty: Gates and Traffic
- Security Officer 2 – Primary Duty: Office and Dispatch
- Security Officer 3 – Primary Duty: Patrol
- Lead Security Officer / Trainer – Primary Duty: Patrol/Shift Management
- d. Effective date delayed until March 2, 2015 to ensure we create a schedule that will work for the Foundation.

6) **PTO Plan**

- a. Discussed the concept of changing Vacation and Sick into Paid Time Off plan with Executive Committee.
- b. Review new California Sick leave law for impact to GRF and potential change to current sick leave policy and potential PTO plan. Review with Executive Committee and Board of Directors for possible July 2015 implementation. The options for the new sick leave law are:
 - a. Accrual Method: Accrue 1 hour of sick for every 30 hours worked up to maximum of 48 hours per year. Up to 48 hours will roll over from year to year. Maximum employee can use per year is 24 hours. Part-time employees working 24 hours per week would accrue 41.6 hours per year.
 - b. Lump Sum Method: At the beginning of each year, give the employees 24 hours to use at any time. Hours do not roll over from year to year.
 - c. Maximum cost if all part-time employees used 24 hours of sick per year: 126 part-time employees X \$13.58 average pay X 24 hours = \$41,066

7) **Recruitment**

a. **Openings in January – 5 Positions**

<i>Position</i>		<i>Status</i>	<i>Dept</i>
Bus Driver	2 Part-time	Interviewing	38 – Transportation
Carpenter	1 Full-time	Hire Pending	74 – Svs Maintenance
Pool Attendant	1 Part-time	Hire Pending	48 – Swimming Pool
Security Deputy Chief	1 Full-time	Hired 01/26/2015	37 – Security
Total Openings	5		

- b. An employment phone line was launched in November. This will allow us to post up-to-date recruiting information and will supplement notification in the News and other internal/external websites.
- c. A www.lwsb.com career opportunities webpage has been added as another avenue to notify potential candidates of open positions.

8) Staff Counts

Current Staff Count – 222	Hires	Separations	Promotions
• January 2015	1	4	0
• YTD 2015	1	4	0
• Previous Year	37	38	Data not available

9) Anti-Fraud Hotline

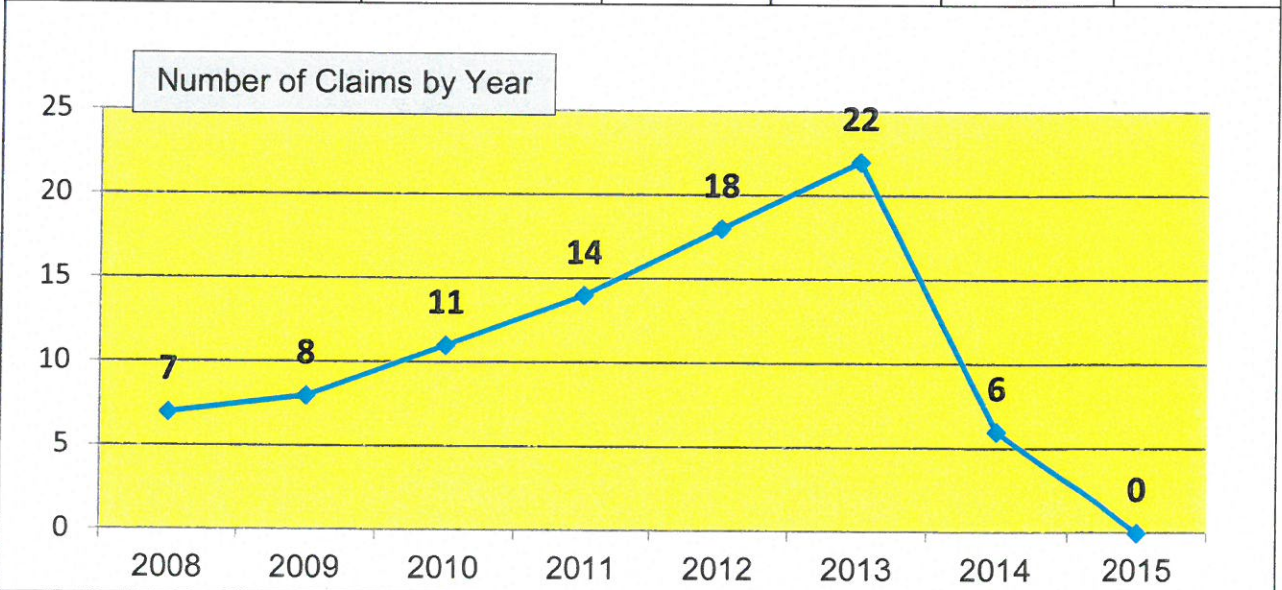
- Hotline has been established for anti-fraud policy.
- Hotline will be rolled out to staff during May.
- Hotline is operational – no reports as of January 31, 2015**

10) Safety

- We ended 2014 with a 72.7% reduction of occurrences over previous year.
- There were no claims in January 2015.**

Workers Compensation - Job Accident Information by Month

Month	Current Year 2015	2014	2013	2012	2011
January	0	0	2	0	1
February		0	1	1	0
March		0	1	4	1
April		0	3	2	0
May		2	1	0	0
June		1	0	2	0
July		0	1	2	2
August		2	4	2	4
September		1	2	3	2
October		0	3	2	0
November		0	3	0	0
December		0	1	0	4
Total	0	6	22	18	14



EMERGENCY PREPAREDNESS SUB COMMITTEE

MINUTES

January 23, 2015

Present: Kathy Rapp, Barry Lukoff, Eloy Gomez, Mark Weaver, Jan Kuhl, Jaime Guerrero

Absent: Randy Ankeny, Grant Winford, Ann Pepper, Edie Hugo-Kirman, Geneva Potepan, Steve McGuigan, Mike Clairmont

Topics:

1. Corporal Mike Henderson, Seal Beach Police Dept. Emergency Services Coordinator spoke on CERT and the Neighbor 4 Neighbor programs and was given a brief history of the preparation efforts in Leisure World. Eloy will find out if Corporal Henderson is going to participate in the City Fair in April and if he can be a resource for determining the options for morgue locations.
2. Eloy showed photo of the new Emergency sheds and equipment. He will be making an inventory of each shed to be included in a binder that will be kept in the sheds.
3. The possibility of having an Emergency Preparedness Council was discussed. It was the opinion of the group that the PEP group fills that function for the Mutuels.
4. Chapter 8 was reviewed with the corrections that were suggested at the last meeting and approved for inclusion in the new Red Book.

Next meeting will be April 24th at 1:00pm in the Administration Conference Room. Hope to see you there.

THE MUTUAL ADMINISTRATION COMMITTEE

Areas the Committee might pursue:

To bridge the gap between GRF and the Mutuals:

- Provide a forum for Mutuals to express opinions on the quality of service and the types of service given by the management company. Foster communication and information sharing.

To streamline service delivery:

- Work on Trust review fees, eligibility requirements, Davis-Stirling issues, caregivers, insurance requirements, fees, service animals and the Pet Policy and provide Director and Realtor trainings.

To continue:

- The effort to globalize policies or standardize as much as the Mutuals are willing to in order to make delivery of services by Security, Physical Property, Finance, Maintenance and Stock Transfer more consistent and streamlined.

To be a clearinghouse and coordinator for all GRF services provided to the Mutuals.

PRIORITIZED AREAS OF CONCERN:

NSBN information

Management agreements

Signing of certificates

SRO policies

Pet policy